Case 09-12511 Doc 1 Filed 04/08/09 Entered 04/08/09 16:53:41 Desc Main B1 (Official Form 1) (1/08) Document Page 1 of 46

United States Bankruptcy Court Northern District of Illinois Eastern Division

Voluntary Petition

Name of Debtor (if individual, en		Name	Name of Joint Debtor (Spouse) (Last, First, Middle)								
Allen,	, Ger	ald Le	eslie			Allen, Jeanette					
All Other Names used by the De and trade names):	ebtor in the	last 8 years	(include mai	ried, maider	All Ot maide	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden and trade names):					
Last four digits of Soc. Sec. or Inc (if more than one, state all) *	omplete EIN		ur digits of Soc. e than one, stat		idual-Taxpaye ***_**_9	, ,	No./Complete EIN				
Street Address of Debtor (No. &		Street	Address of Join	nt Debtor (No.	& Street, City	, and State):					
7530 S. Clyde Ave	е.				_ 753	30 S. Cly	de Ave.		_		
Chicago IL	0649		icago IĹ				60649				
County of Residence or of the Pr	rincipal Pla	ice of Busine	ess:		Count	y of Residence	or of the Princ	cipal Place of I	Business:		
	CO	OK						COOK			
Mailing Address of Debtor (if diffe	erent from	street addre	ess)		Mailin	g Address of Jo	int Debtor (if o	different from s	street address	s):	
Location of Principal Assets of B	Business De	ebtor (if diffe	rent from str	eet address	above):						
Type of Debtor (Form of Organ (Check one box)	anization)	N	lature of Bu (Check one b		Chap	oter of Bankru	otcy Code Un	der Which th	e Petition is	Filed (Check one box)	
■ Individual (includes Joint		☐ Heath	Care Busine	ess		hapter 7		☐ Chapter	15 Petition fo	or Recognition	
See Exhibit D on page 2 of the Corporation (includes LL		_ ~	Asset Realed in 11 U.S.0			hapter 9 hapter 11		of a Fore	eign Main Pro	oceeding	
	LC & LLF)	Railro	ad	3.0. (0.2	, – ~	hapter 12		☐ Chapter	15 Petition fo	or Recognition	
Partnership		Stock	broker nodity Broker		■ C	■ Chapter 13 of a Foreign Nonmain Proceeding					
Other (If debtor is not on above entities, check this		I	ng Bank			Nature of Debts (Check one Box)					
and state type of entity b		☐ Other	-		■ De	■ Debts are primarily consumer □ Debts are primarily business					
			ax-Exempt			debts, defined in 11 U.S.C. debts.					
			heck box, if ap r is a tax-exe		_	§ 101(8) as "incurred by an individual primarily for a					
			zation under			ersonal, family, urpose."	or household				
			l States Code lue Code).	e (the interna	ii pe	прозе.					
Filir	ng Fee (Ch	eck one box)			Chack	one hov	Cha	apter 11 Debt	ors		
Filing Fee attached						Check one box ☐ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D)					
E Filipp For to be unid in install	Ut- (-1:	اماماناتانا			☐ Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D)					
☐ Filing Fee to be paid in install signed application for the cou					CHECK		ate noncontino	nent liquidated	l debte (evclu	ding debts awed to	
unable to pay fee except in in	nstallments	. Rule 1006	(b). See Office	cial Form 3A		☐ Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affliates) are less than \$2,190,000.					
☐ Filing Fee wavier requested ((applicable	to chapter 7	7 individuals	only). Must	Δ	Check all applicable boxes:					
attach signed application for t	the court's	consideration	on. See Offic	ial Form 3B.		A plan is being filed with this petition. Acceptances of the plan were solicited prepetition from one of more classes					
						of creditors, in a					
Statistical/Administrative Info		ilabla far dia	tribution to		dtiono				This space	is for court use only	
Debtor estimates that funds was Debtor estimates that, after a funds available for distribution			es paid, there w	rill be no							
Estimated Number of Creditors	I										
1- 50- 100	0-	200-	1,000-	5,001-	10,001	25,001	50,001	Over			
49 99 199 Estimated Assets		999	5,000	10,000	25,000	50,000	100,000	100,000			
\$0 to \$50,001to \$10		\$500,001	\$1,000,001	\$10,000,001	□ \$50,000,001	\$100,000,001	\$500,000,001	☐ More than			
	00,000	to \$1 million	to \$10 million	to \$50 million	to \$100 million	to \$500 million	to \$1billion	\$1 billion			
Estimated Liabilities											
\$0 to \$50,001 to \$10	00,001 to 00,000	\$500,001 to \$1	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1billion	More than \$1 billion			

Case 09-12511 Doc 1 Filed 04/08/09 Entered 04/08/09 16:53:41 Desc Main B1 (Official Form 1) (1/08) Page 2 of 46 Document **Voluntary Petition** Name of Debtor(s) Allen, Gerald Leslie This page must be completed and filed in every case) Jeanette Allen All Prior Bankruptcy Case Filed Within Last 8 Years (if more than two, attach additional sheet) Location Where Filed: Case Number: Date Filed: North. Dist. of IL, East. Div. 02-17143 5/1/02 None Pending Bankruptcy Case Filed by any Spouse, Partner, or Affilate of this Debtor (if more than one, attach additional sheet) Name of Debtor: Date Filed: Case Number: None District: Relationship: Judge: **Exhibit B** Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12 pursuant to Section 13 or 15 (d) of the Securities Exchange Act of or 13 of title 11, United States Code, and have explained the relief available under 1934 and is requesting relief under chapter 11.) each such chapter. I further certify that I have delivered to the debtor the notice required by 11 USC § 342(b). Exhibit A is attached and made a part of this petition. /s/ Mario M Arreola Mario M Arreola Dated: 04/03/2009 **Exhibit C** Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. Nο **Exhibit D** (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check the Applicable Box.) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) П Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the

(Address of Landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1))

(Name of landlord that obtained judgment)

following.)

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Voluntary Petition

This page must be completed and filed in every case)

Name of Joint Debtor(s)

Allen, Gerald Leslie Jeanette Allen

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

/s/ Gerald Leslie Allen

Gerald Leslie Allen

Dated: 03/16/2009

/s/ Jeanette Allen

Jeanette Allen

Dated: 03/16/2009

Signature of Attorney

/s/ Mario M Arreola

Signature of Attorney for Debtor(s)

Mario M Arreola

Printed Name of Attorney for Debtor(s)

LAW OFFICES OF PETER FRANCIS GERACI 55 E. Monroe Street #3400 Chicago IL 60603 312.332.1800 (PH)

Date: 04/03/2009

* In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedule incorrect.

Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition (Check only **one** box.)

□ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

<< Sign & Date on Those Lines

<< Sign & Date on Those Lines

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) Address

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.



Document Page 4 of 46 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Gerald Leslie Allen and Jeanette Allen, Debtors

Bankruptcy Docket #:

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed. 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunites for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency. 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed. 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing. 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); Active military duty in a military combat zone. 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

/s/ Gerald Leslie Allen

Gerald Leslie Allen

I certify under penalty of perjury that the information provided above is true and correct.

PFG Record # 407821

Dated:

03/16/2009

Sign & Date

Here

Document Page 5 of 46 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Gerald Leslie Allen and Jeanette Allen, Debtors

Bankruptcy Docket #:

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed. 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency. 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed. 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.] If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing. 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); Active military duty in a military combat zone. 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

/s/ Jeanette Allen Sign & Date 03/16/2009 Dated: Here Jeanette Allen

PFG Record # 407821

Document Page 6 of 46 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Gerald Leslie Allen and Jeanette Allen, Debtors

Attorney for Debtor: Mario M Arreola

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, C, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

	Aurabat		AMOU	OUNTS SCHEDULED			
Name of Schedule	Attached YES NO	Pages	Assets	Liabilities	Other		
SCHEDULE A - Real Property	Yes	1	\$155,000	\$-	\$-		
SCHEDULE B - Personal Property	Yes	3	\$15,183	\$-	\$-		
SCHEDULE C - Property Claimed as Exempt	Yes	1+	\$-	\$-	\$-		
SCHEDULE D - Creditors Holding Secured Claims	Yes	1+	\$-	\$141,550	\$-		
SCHEDULE E - Creditors Holding Unsecured Priority Claims	Yes	2	\$-	\$7,500	\$-		
SCHEDULE F - Creditors Holding Unsecured Nonpriority Claims	Yes	1+	\$-	\$32,530	\$-		
SCHEDULE G - Executory Contracts and Unexpired Leases	Yes	1	\$-	\$-	\$-		
SCHEDULE H - CoDebtors	Yes	1	\$-	\$-	\$-		
SCHEDULE I - Current Income of Individual Debtor(s)	Yes	1	\$-	\$-	\$5,548		
SCHEDULE J - Current Expenditures of Individual Debtor(s)	Yes	1	\$-	\$-	\$4,731		
TOTALS			\$ 170,183 TOTAL ASSETS	\$ 181,580 TOTAL LIABILITIES			

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Gerald Leslie Allen and Jeanette Allen, Debtors

Bankruptcy Docket #:

Attorney for Debtor: Mario M Arreola

STATISTICAL SUMMARY OF CERTAIN LIABILITIES - 28 U.S.C. § 159

If you are an individual debtor whose debts are primarily consumer debts as defined in 101(8) of the Bankruptcy Code (11 U.S.C. 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts and, therefore, are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C § 159
Summarize the following types of liabilities, as reported in the Schedules, and total them

Type of Liability	Amount
Domestic Support Obligations (From Schedule E)	\$ 0
Taxes and Certain Other Debts Owed to governmental Units (From Schedule E)	\$ 7,500.00
Claims for Death or Personal Injury While Debtor was Intoxicated (From Schedule E) whether disputed or undisputed)	\$ 0
Student Loan Obligations (From Schedule F)	\$ 0
Domestic Support Separation Agreement and Divorce Decree Obligations Not Reported on (Schedule E).	\$ 0
Obligations to Pension or Profit Sharing and Other Similar Obligations (From Schedule F)	\$ 0
TOTAL	\$ 7,500

State the following:

Average Income (from Schedule I, Line 16)	\$ 5,548.42
Average Expenses (from Schedule J, Line 18)	\$ 4,731.00
Current Monthly Income (from Form 22A Line 12; or, Form 22B Line 11; or, Form 22C Line 20)	\$ 5,473.78

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 550.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 7,500.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" Column		\$0
4. Total from Schedule F		\$ 32,530.00
5. Total of non-priority unsecured debt (sum of 1,3 and 4)		\$ 33,080.00

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Gerald Leslie Allen and Jeanette Allen, Debtors

Attorney for Debtor: Mario M Arreola

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband Wife Joint Or Community	Current Value of Debtors Interest in Property Without Deducting and Secured Claim or Exemption	Amount of Secured Claim
7530 S. Clyde Ave., Chicago, IL 60649 (Debtors' residence)	Fee Simple	J	\$ 155,000	\$ 141,550

Total Market Value of Real Property
(Report also on Summary of Schedules)

\$155,000.00

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Gerald Leslie Allen and Jeanette Allen, Debtors

Attorney for Debtor: Mario M Arreola

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interest in executory and unexpired leases on this schedule. List them in Schedule G.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information in this schedule, do not include the name or address of a minor child. Simpy state a "minor child."

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	NONE	Description and Location of Property		Debtor's Propert Deduc	t Value of Interest in y, Without cting Any d Claim or
01. Cash on Hand	X				
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.		Southwest Credit Union - saving Chase - checking	w	\$	250 400
03. Security Deposits with public utilities, telephone companies, landlords and others.	X				
04. Household goods and furnishings, including audio, video, and computer equipment.		Household goods; TV, DVD player, stereo, sofa, loveseat, rcliner, vacuum, table/chairs, lamps, bedroom sets, washer/dryer, large appliances, microwave, pots/pans, dishes/flatware, lawn mower	J	\$	3,000
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, CDs, tapes, DVDs, family pictures	J	\$	60
06. Wearing Apparel		Necessary wearing apparel	J	\$	400
07. Furs and jewelry.					
		Earrings, watch, costume jewelry, wedding rings	J	\$	60
08. Firearms and sports, photographic, and other hobby equipment.	X				

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Gerald Leslie Allen and Jeanette Allen, Debtors

SCH	IEC	OULE B - PERSONAL PROPERTY		
Type of Property	N O N E	Description and Location of Property		Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or
09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Term life insurance through work - no cash surrender	w	None
10. Annuities. Itemize and name each issuer.	X	value		
11. Interests in an educational IRA as defined in 26 U.S.C 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(B)(1). Give particulars. (File separately the records(s) of any such interest(s). 11 U.S.C. 521(c); Rule 1007(b)).	X			
12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars		Pension w/ employer - 100% exempt	w	\$ 10,000
13. Stocks and interests in incorporated and unincorporated businesses.	X	T ension w/ employer - 100 /0 exempt	VV	Ψ 10,000
14. Interest in partnerships or joint ventures. Itemize. Itemize.	Х			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable	X			
17. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled	X			
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
19. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and Non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.		Possible breach of contract for const. of house		Unknown
22. Patents, copyrights and other intellectual property. Give particulars.	X	v builder. debtor has no atty. for this claim.		

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Gerald Leslie Allen and Jeanette Allen, Debtors

SCHEDULE B - PERSONAL PROPERTY					
Type of Property	NONE	Description and Location of Property		Current Value of Debtor's Interest Property, Withon Deducting Any Secured Claim	
23. Licenses, franchises and other general intangibles.	X				
24. Customer list or other compilations containing personally identifiable information (as defined in 11 USC 101 41A provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes	X				
25. Autos, Truck, Trailers and other vehicles and accessories.					
		1991 BMW 325i - over 200,000 miles	Н	\$	388
		1999 Chevy Lumina		\$	625
26. Boats, motors and accessories.	X				
27. Aircraft and accessories.	X				
28. Office equipment, furnishings, and supplies.	X				
29. Machinery, fixtures, equipment, and supplie used in business.	X				
30. Inventory	X				
31. Animals	X				
32. Crops-Growing or Harvested. Give particulars.	X				
33. Farming equipment and implements.	X				
34. Farm supplies, chemicals, and feed.	X				
35. Other personal property of any kind not already listed. Itemize.	X				
		Total (Report also on Summary of Schedules)		\$18	5,183

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NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Gerald Leslie Allen and Jeanette Allen, Debtors

SCHEDULE C - PROPERTY	CLA	AIMED EXEMPT
Debtor claims the exemptions to which debtor is entitled under: (Check one box) 11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)		Check if debtor claims a homestead exemption that exceeds \$136,875

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption
00. Real Property			
7530 S. Clyde Ave., Chicago, IL 60649 (Debtors' residence)	735 ILCS 5/12-901	\$ 30,000	\$ 155,000
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.			
Southwest Credit Union - saving	735 ILCS 5/12-1001(b)	\$ 250	\$ 250
Chase - checking	735 ILCS 5/12-1001(b)	\$ 400	\$ 400
04. Household goods and furnishings, including audio, video, and computer equipment.			
Household goods; TV, DVD player, stereo, sofa, loveseat, rcliner, vacuum, table/chairs, lamps, bedroom sets, washer/dryer, large appliances, microwave, pots/pans, dishes/flatware, lawn mower	735 ILCS 5/12-1001(b)	\$ 3,000	\$ 3,000
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.			
Books, CDs, tapes, DVDs, family pictures	735 ILCS 5/12-1001(a)	\$ 60	\$ 60
06. Wearing Apparel			
Necessary wearing apparel	735 ILCS 5/12-1001(a),(e)	\$ 400	\$ 400
07. Furs and jewelry.			
Earrings, watch, costume jewelry, wedding rings	735 ILCS 5/12-1001(a),(e)	\$ 60	\$ 60
12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars			
Pension w/ employer - 100% exempt	735 ILCS 5/12-1006	\$ 10,000	\$ 10,000

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NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Gerald Leslie Allen and Jeanette Allen, Debtors

SCHEDULE C - PROPERTY CLAIMED EXEMPT						
Debtor claims the exemptions to which debtor is entitled under: (Check one box) 11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)		Check if debtor claims a homestead exemption that exceeds \$136,875				

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption
21. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.	705 00 5/40 4004/1 \	. 4.000	
Possible breach of contract for const. of house v builder. debtor has no atty. for this claim.	735 ILCS 5/12-1001(b)	\$ 1,000	Unknown
25. Autos, Truck, Trailers and other vehicles and accessories.	725 00 5/42 4004(a)	f 2.400	
1991 BMW 325i - over 200,000 miles	735 ILCS 5/12-1001(c)	\$ 2,400	\$ 388
1999 Chevy Lumina	735 ILCS 5/12-1001(c)	\$ 2,400	\$ 625

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In re

Gerald Leslie Allen and Jeanette Allen, Debtors

Attorney for Debtor: Mario M Arreola

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s) on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule D.

Creditor's Name and Mailing Address Including Zip and Account Number (See Instructions Above)	Codebtor	C A H	* Date Claim was Incured * Nature of Lien *Value of Property Subject to Lien *Description of Property	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of	Unsecured Portion, If Any
1 Chase Bankruptcy Dept. PO Box 509011 San Diego CA 92150 Acct No.: 4650021272182		J	Dates: 6/24/05 Nature of Lien: Mortgage Market Value: \$ 155,000 Intention: None *Description: 7530 S. Clyde Ave., Chicago, IL 60649 (Debtors' residence)				\$ 129,800	\$ 0

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Codilis & Associates, PC Bankruptcy Department 15W030 N. Frontage Rd. #100 Burr Ridge IL 60527

Clerk, Chancery Doc# 08-CH-38056 50 W. Washington St., Room 802 Chicago IL 60602

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In re

Gerald Leslie Allen and Jeanette Allen, Debtors

Attorney for Debtor: Mario M Arreola

Creditor's Name and Mailing Address Including Zip and Account Number (See Instructions Above)	Codebtor	H W J C	* Date Claim was Incured * Nature of Lien *Value of Property Subject to Lien *Description of Property	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of	Unsecured Portion, If Any
2 Chase Bankruptcy Department PO Box 509011 San Diego CA 92150 Acct No.: 4650021272182			Dates: 2008-09 Nature of Lien: Mortgage Arrears Market Value: \$ 155,000 Intention: None *Description: 7530 S. Clyde Ave., Chicago, IL 60649 (Debtors' residence)				\$ 10,200	\$ 0

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Pierce & Associates Attn: Bankruptcy Department 1 N. Dearborn St. #1300 Chicago IL 60602

Clerk, Chancery Doc# 09-CH-14124 50 W. Washington St., Room 802 Chicago IL 60602

3	City of Chicago Dept of Water Bankruptcy Department PO Box 6330 Chicago IL 60680 Acct No.:	J	Dates: 2008-09 Nature of Lien: Statutory Lien Market Value: \$ 155,000 Intention: None *Description: 7530 S. Clyde Ave., Chicago, IL 60649 (Debtors' residence)		\$ 550	\$ 550
4	JDAD, Inc. c/o Albert Law Firm 205 W. Randolph St., #920 Chicago IL 60606 Acct No.: 07M1176483	Н	Dates: 2002-07 Nature of Lien: Judgment Lien on Real Property Market Value: \$ 155,000 Intention: None *Description: 7530 S. Clyde Ave., Chicago, IL 60649 (Debtors' residence)		\$ 1,000	\$ 0

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Clerk, First Mun Div Doc# 07-M1-176483 50 W. Washington St., Rm. 1001 Chicago IL 60602

Total

\$ 141,550

\$ 550

(Report also on Summary of Schedules.) (if applicatble, report also on Statistical Summary of Certain Liabilities and Related Data.)

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In re

Gerald Leslie Allen and Jeanette Allen, Debtors

Attorney for Debtor: Mario M Arreola

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors

	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYP	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of Credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but bfore the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and certain other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to maintain the capital of insured depository institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
	Claims for death or personal injury while debtor was intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

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^{*} Amounts are subject to adjustment on April 10, 2010, and every three years thereafter with respect to cases commenced on or after the date of adju

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Gerald Leslie Allen and Jeanette Allen, Debtors

Attorney for Debtor: Mario M Arreola

Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	H W J C	Date Claim Was Incured and Consideration For Claim	Contingent	Unliquidated	Disputed	mount f Claim	Er	nount ntitled to riority
1 IRS Priority Debt Attn: Bankruptcy Dept. Box 21126 Philadelphia PA 19114 Account No. 9980		w	Reason: Federal Income Tax Dates: 2006				\$ 7,500	\$	7,500

Total Amount of Unsecured Priority Claims

(Report also on Summary of Schedules)

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\$ 7,500

\$ 7,500

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Gerald Leslie Allen and Jeanette Allen / Debtors

Attorney for Debtor: Mario M Arreola

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Cı	editor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	H W J C	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	ount of laim
1	American Family Insurance Bankruptcy Department 6000 American Parkway Madison WI 53783-0001 Acct #: 05033641800		J	Dates: 2003-08 Reason: Services Rendered				\$ 500
2	AT&T Wireless Bankruptcy Dept. 1585 Waukegan Road Waukegan IL 60085 Acct #: 5073419603		Н	Dates: 2000-05 Reason: Utility Bills/Cellular Service				\$ 500

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Palisades Collection Bankruptcy Department 210 Sylvan Ave. Englewood NJ 07632

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Gerald Leslie Allen and Jeanette Allen / Debtors

Attorney for Debtor: Mario M Arreola

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS												
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim					
3 AT&T Wireless Bankruptcy Dept. 1585 Waukegan Road Waukegan IL 60085 Acct #: 5093727167		Н	Dates: 2000-05 Reason: Utility Bills/Cellular Service				\$ 900					
Law Firm(s) Collection Agent Palisades Collection Bankruptcy Department 210 Sylvan Ave.	(s) i	Repi	resenting the Original Creditor									

Englewood NJ 07632

4	AT&T Wireless Bankruptcy Dept. 1585 Waukegan Road Waukegan IL 60085	Н	Dates: Reason:	2003-08 Utility Bills/Cellular Service		\$	600
	Acct #: 5103847305						

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Palisades Collection Bankruptcy Department 210 Sylvan Ave. Englewood NJ 07632

5	Bally Total Fitness Bankruptcy Department 12440 Imperial Hwy., Ste. 300 Norwalk CA 90650	W	Dates: 2003-08 Reason: Membership/Subscription		\$ 1,300
	Acct #: 36942512				

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Asset Acceptance LLC **Bankruptcy Department** PO Box 2036 Warren MI 48090

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Gerald Leslie Allen and Jeanette Allen / Debtors

Attorney for Debtor: Mario M Arreola

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS nliquidated Contingent **Date Claim Was Incurred and** Disputed Codebtor Creditor's Name, Mailing Address Including **Amount of** w Consideration For Claim. **Zip Code and Account Number** Claim J If Claim is Subject to Setoff, So State (See Instructions Above) C **Black Expression** Dates: 2003-08 **Bankruptcy Department** Reason: Membership/Subscription \$ 80 PO Box 988 Harrisburg PA 17108 Acct #: 831R885009 Law Firm(s) | Collection Agent(s) Representing the Original Creditor **RJM Acquisition Funding Bankruptcy Department** 575 Underhill Blvd., Ste. 224 Syosset NY 11791 City of Chicago Bureau Parking Dates: Department of Revenue Reason: Fines 3,000 PO Box 88292 Chicago IL 60680 Acct #: Law Firm(s) | Collection Agent(s) Representing the Original Creditor Secretary of State Attn: Safety & Financial Resp 2701 S. Dirksen Pkwy. Springfield IL 62723 **Commonwealth Edison** н Dates: 2000-05 Attn: System Credit/BK Dept Reason: Utility Bills/Cellular Service 8,300 2100 Swift Dr. Oak Brook IL 60523 Acct #: 650164882

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

NCO Financial Systems, Inc Bankruptcy Department 507 Prudential Rd. Horsham PA 19044

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Gerald Leslie Allen and Jeanette Allen / Debtors

Attorney for Debtor: Mario M Arreola

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS Contingent nliquidated **Date Claim Was Incurred and** Disputed Codebtor Creditor's Name, Mailing Address Including **Amount of** w Consideration For Claim. **Zip Code and Account Number** Claim J If Claim is Subject to Setoff, So State (See Instructions Above) C **Equifax** Dates: 2009 Attn: Bankruptcy Dept. Reason: Notice Only 0 P.O. Box 740241 Atlanta GA 30374 Acct #: XXXXX6284 10 Experian Dates: 2009 Attn: Bankruptcy Dept. \$ Reason: Notice Only 0 P.O. Box 2002 Allen TX 75013 Acct #: XXXXX6284 11 Fidelity Investments Dates: 7/07 Bankruptcy Dept. Reason: Personal Loan \$ 200 PO Box 145437 Cincinnati OH 45250 Acct #: 12 First Rate Financial Dates: 10/08 Attn: Bankruptcy Dept. 1,200 Reason: PayDay Loan 1507 E. 87th St. Chicago IL 60619 Acct #: 9980 13 HSBC W Dates: 2003-08 **Bankruptcy Department** Reason: Credit Card or Credit Use 900 PO Box 5253 Carol Stream IL 60197 Acct #: 8528968047

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Midland Credit Management Bankruptcy Department 8875 Aero Dr., Ste. 200 San Diego CA 92123-2215

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Gerald Leslie Allen and Jeanette Allen / Debtors

Attorney for Debtor: Mario M Arreola

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

							_
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	 ount of laim
HSBC Auto Finance Bankruptcy Department PO Box 17548 Baltimore MD 21297 Acct #: 50000200721247		w	Dates: 2007 Reason: Deficiency, Repo'd/Surr'd Aut	c			\$ 8,400
15 KCA Financial Services Attn: Bankruptcy Dept. 628 North St Geneva IL 60134 Acct #: 6954957		Н	Dates: 2000-05 Reason: Medical Debt				\$ 250
16 <u>LaSalle Bank</u> Bankruptcy Dept 135 S. LaSalle Chicago IL 60603 Acct #: 646009		Н	Dates: 2000-05 Reason: Credit Card or Credit Use				\$ 250

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

American Collection Co. Bankruptcy Department 919 E. Estes Ave Schaumburg IL 60193

17 MCI C/O LVNV Funding LLC Po Box 740281 Houston TX 77274	Н	Dates: 2001-06 Reason: Utility Bills/Cellular Service		\$	200
Acct #: 3GW60379					

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

MCI Worldcom CAS Department 500 Technology Dr. Weldon Springs MO 63304

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In re

Gerald Leslie Allen and Jeanette Allen / Debtors

Attorney for Debtor: Mario M Arreola

Philadelphia PA 19101

Acct #: 6284

SCHEDULE F - CREDITORS	ВН	OL	DING UNSECURED NON-PR	RIO	RI'	TY	CLAIMS
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
18 Midland Credit Management Bankruptcy Department 8875 Aero Dr., Ste. 200 San Diego CA 92123-2215 Acct #: 4106360022603552		Н	Dates: 2002-07 Reason: Credit Card or Credit Use				\$ 1,000
Law Firm(s) Collection Agent	(s) F	₹ері	resenting the Original Creditor				
Portfolio Recovery & Affil. Bankruptcy Department 120 Corporate Blvd., Ste. 1 Norfolk VA 23502							
19 NCO FIN/99 Attn: Bankruptcy Dept. Po Box 15636 Wilmington DE 19850		Н	Dates: 2003-08 Reason: Medical Debt				\$ 500
Acct #: 706066071							
Law Firm(s) Collection Agent	(s) F	Rep	resenting the Original Creditor				
NCO Financial Systems, Inc Bankruptcy Department 507 Prudential Rd. Horsham PA 19044							
20 Nco-MedcIr Attn: Bankruptcy Dept. Po Box 8547		Н	Dates: 2003-08 Reason: Medical Debt				\$ 1,200

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Gerald Leslie Allen and Jeanette Allen / Debtors

Attorney for Debtor: Mario M Arreola

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	H W J	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	 unt of laim
Palisades Collection Bankruptcy Department 210 Sylvan Ave. Englewood NJ 07632 Acct #: 3419603		Н	Dates: 2003-08 Reason: Credit Extended to Debtor(s)				\$ 500

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Receivables Performance Mgmt. Bankruptcy Department 1930 220th St., Ste. 101 Bothell WA 98021

22	Payday Loan Store Bankruptcy Department 1215 E. 87th Chicago IL 60619 Acct #: 9980	J	Dates: 2008 Reason: PayDay Loan	\$ 700
23	Peoples Gas Bankruptcy Department 130 E. Randolph Dr. Chicago IL 60601-6207 Acct #: 12801657	W	Dates: 2003-08 Reason: Utility Bills/Cellular Service	\$ 150

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Harris & Harris, Ltd. Bankruptcy Department 600 W. Jackson Blvd., #400 Chicago IL 60661-5636

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In re

Gerald Leslie Allen and Jeanette Allen / Debtors

Attorney for Debtor: Mario M Arreola

SCHEDULE F - CREDITORS	3 H	OL	DING UNSECURED NON-PR	RIO	RI	ΤΥ	CLAIM	S
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	A A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount Claim	
24 Premier Bank Bankruptcy Department PO Box 5147 Sioux Falls SD 57117		w	Dates: 2003-08 Reason: Credit Card or Credit Use				\$ 60	00
Acct #: 42032254								
Law Firm(s) Collection Agent	(s) I	Rep	resenting the Original Creditor					
Arrow Financial Services Bankruptcy Department 5996 W. Touhy Ave. Niles IL 60714-4610								
25 <u>Sprint</u> Bankruptcy Department PO Box 4191 Carol Stream IL 60197		w	Dates: 2003-08 Reason: Utility Bills/Cellular Service				\$ 80	00
Acct #: 2027623225								
Law Firm(s) Collection Agent	(s) I	Repi	resenting the Original Creditor	1				
Afni, Inc. Bankruptcy Department PO Box 3427 Bloomington IL 61702	, ,	•						
26 TransUnion Attn: Bankruptcy Dept. P.O. Box 1000 Chester PA 19022			Dates: 2009 Reason: Notice Only				\$	0
Acct #: XXXXX6284								

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Cr

Gerald Leslie Allen and Jeanette Allen / Debtors

Attorney for Debtor: Mario M Arreola

SCHEDULE F - CREDITORS	EDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS				
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	odebtor C & H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Inition on the control of the contro		

27 Washington Mutual Bank

Bankruptcy Department PO Box 99604 Arlington TX 76096

Acct #: 10156166

Dates: 2003-08
Reason: Credit Card or Credit Use

\$ 500

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Н

ER Solutions, Inc.
Bankruptcy Department
PO Box 9007
Renton WA 98057

Total Amount of Unsecured Claims

(Report also on Summary of Schedules)

\$ 32,530.00

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Gerald Leslie Allen and Jeanette Allen, Debtors

Attorney for Debtor: Mario M Arreola

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).



Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract. Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Non-Residential Real Property. State Contract Number or Any Government Contract.

[x] None

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Document Page 28 of 46 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Gerald Leslie Allen and Jeanette Allen, Debtors

Attorney for Debtor: Mario M Arreola

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

Name and Address of CoDebtor	Name and Address of the Creditor
[x] None	

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UNITED STATES BARKREPTEY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Gerald Leslie Allen and Jeanette Allen, Debtors

Bankruptcy Docket #:

Attorney for Debtor: Mario M Arreola

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital	DEPENDENTS OF DEBT	FOR AND SPOUSE ~ RELATIONSHIP AND AGE
Status: Married	25, daughter; 21, daughter, 16, son	; 4, grandson, 1, granddaughter, 3 months, granddaughte
	DEBTOR EMPLOYMENT	SPOUSE EMPLOYMENT
Occupation:	On disability	Respitory therapist
Name of Employer:		Holy Cross Hospital
Years Employed		approx. 4 years
Employer Address:		2801 W. 68th St.
City, State, Zip	,	Chicago, IL 60629

INCOME: (Estimate of average or projected monthly income at time case filed.)	DEBTOR	SPOUSE
1. Monthly Gross Wages, Salary, and commissions	\$ 0.00	\$ 5,260.80
(Prorate if not paid monthly.) 2. Estimated Monthly Overtime	\$ 0.00	\$ 0.00
3. SUBTOTAL	\$ 0.00	\$ 5,260.80
4. LESS PAYROLL DEDUCTIONS		
a. Payroll Taxes and Social Security	\$ 0.00	\$ 1,149.20
b. Insurance	\$ 0.00	\$ 278.18
c. Union Dues	\$ 0.00	\$ 0.00
d. Other (Specify) Pension:	\$ 0.00	\$ 0.00
Voluntary 401 Contributions:	\$ 0.00	\$ 0.00
Child Support:	\$ 0.00	\$ 0.00
Life Insurance, Uniforrms, 401K Loan:	\$ 0.00	\$ 26.00
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 0.00	\$ 1,453.38
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ 0.00	\$ 3,807.42
7. Regular income from operation of business or profession or farm	\$ 0.00	\$ 0.00
8. Income from real property	\$ 0.00	\$ 0.00
Interest and dividends	\$ 0.00	\$ 0.00
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.	\$ 0.00	\$ 0.00
11. Social Security or government assistance (Specify)	\$ 1,741.00	\$ 0.00
12. Pension or retirement income	\$ 0.00	\$ 0.00
13. Other monthly income & & &	\$ 0.00	\$ 0.00
Unemployment Income	\$ 0.00	\$ 0.00
14. SUBTOTAL OF LINES 7 THROUGH 13		
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ 1,741.00	\$ 3,807.42
16. COMBINED AVERAGE MONTHLY INCOME (Combine column totals fromlin	\$ 5,54	18.42
if there is only one debtor repeat total reported on line 15.)	Papart also an Summary of Schodular and	

Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data.)

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^{17.} Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None**

UNITED SPATESTBARKER BPTES COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Bankruptcy Docket #: Gerald Leslie Allen and Jeanette Allen, Debtors

Attorney for Debtor: Mario M Arreola

SCHEDULE J - CURRENT EXPENSES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. Check box if joint petition is filed & debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse". 1. Rent or home mortgage payment (include lot rented for mobile home) \$ 1,121.00 a. Real Estate taxes included? [] Yes [x] No b. Property insurance included? [] Yes [x] No 2. Utilities: a. Electricity and Heating Fuel \$ 550.00 b. Water, Sewer, Garbage \$ 30.00 c. Cellphone, Internet \$250.00 d. Other **Home Phone and Cable Television** \$ -3. Home Maintenance (repairs and upkeep) \$ 50.00 4. Food \$650.00 5. Clothing \$ 250.00 6. Laundry and Dry Cleaning \$ 50.00 \$ 100.00 7. Medical and Dental Expenses \$ 550.00 8. Transportation (not including car payments) Gas, Tolls/Parking, Fees/Licenses, Repair, Bus/Train 9. Recreation, Clubs and Entertainment, Newspapers, Magazines, etc. 10. Charitable Contributions \$60.00 11. Insurance (not deducted from wages or included in home mortgage payments) \$ 200.00 a. Homeowner's or Renter's \$ b. Life \$c. Health d. Auto \$ 60.00 e. Other \$-12. Taxes (not deducted from wages or included in home mortgage payments) \$ 210.00 Federal or State Tax Repayments, Real Estate Taxes 13. Installment Payments: (In Chapter 11, 12, and 13 cases, do not list payments to be included in plan) \$a. Auto b. Reaffirmation Payments \$ c. Other \$-14. Alimony, maintenance and support paid to others \$-15. Payments for support of additional dependents not living at your home \$-16. Regular expenses from operation of business, profession, or farm (attach detailed statement) Childcare & Pet 17. Other: Haircuts, Hygiene, Newspaper/Mags & Tuition, Books & Postage/Banking Babysitting Care: Eyecare, Meds GLS Repay: \$570.00 \$410.00 \$35.00 \$125.00 \$ -\$ -18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and if applicable, on \$ 4,731.00 the Stastical of Summary of Certain Liabilities and Related Data. 19. Describe any increase/decrease in expenditures anticipated to occur within the year following the filing this document: None 20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I \$ 5,548.42 b. Average monthly expenses from Line 18 above \$4,731.00 c. Monthly net income (a. minus b.) \$817.42 \$815.00 d. Total amount to be paid into plan monthly

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Gerald Leslie Allen and Jeanette Allen, Debtors

Bankruptcy Docket #:

Attorney for Debtor: Mario M Arreola

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Dated:	03/16/2009	/s/ Gerald Leslie Allen	X Date & Sign
		Gerald Leslie Allen	
Dated:	03/16/2009	/s/ Jeanette Allen	X Date & Sign
		Jeanette Allen	

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by the Law Offices of Peter Francis Geraci.

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and **NOT** a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Gerald Leslie Allen and Jeanette Allen, Debtors

Attorney for Debtor: Mario M Arreola

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

01. INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS:

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	
2009: none 2008: none 2007: none	employment	
Spouse		
AMOUNT	SOURCE	_

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In re

Gerald Leslie Allen and Jeanette Allen, Debtors

	STATEMENT OF FIN	ANGIAL AFFAIRS	
Spouse			
AMOUNT	SOURCE		
2009: \$5,261/month 2008: \$63,512 2007: \$50,000	employment		
02. INCOME OTHER THAN FROM	I EMPLOYMENT OR OPERATION (OF BUSINESS:	
the two years immediately precedir spouse separately. (Married debtor	ed by the debtor other than from emp ng the commencement of this case. On s filing under chapter 12 or chapter 1 arated and a joint petition is not filed	Sive particulars. If a joint petition is a 3 must state income for each spou	filed, state income for each
AMOUNT	SOURCE		
2009: \$1,741/month 2008: \$17,481 2007: \$17,481	social security		
Spouse			
AMOUNT	SOURCE		
03. PAYMENTS TO CREDITORS:			
Complete a. or b. as appropriate, a	nd c.		
services, and other debts to any crevalue of all property that constitutes that were made to a creditor on accordan approved nonprofit budgeting ar	PR(S) WITH PRIMARILY CONSUME editor made within 90 days immediat s or is affected by such transfer is no count of a domestic support obligation and creditor counseling agency. (Man is whether or not a joint petition is file	ely proceeding the commencement t less than \$600.00. Indicate with a n or as part of an alternative repayn ied debtors filing under chapter 12	of this case if the aggregat in asterisk (*) any payments nent schedule under a plan or chapter 13 must include
Name and Address	Dates of Payments	Amount Paid	Amount Still Owing

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Gerald Leslie Allen and Jeanette Allen, Debtors

Attorney for Debtor: Mario M Arreola

STATEMENT OF FINANCIAL AFFAIRS

NONE

b. DEBTOR WHOSE DEBTS ARE NOT PRIMARILY CONSUMER DEBTS: List each payment or other transfer to any creditor made with 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,000 (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by each or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and AddressDates ofAmount Paid or Value ofAmountof CreditorPayment/TransfersTransfersStill Owing



c. ALL DEBTORS: List all payments made within 1 year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments be either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name & Address of CreditorDatesAmount Paid or Value ofAmount& Relationship to Debtorof PaymentsTransfersStill Owing

04. SUITS AND ADMINISTRATIVE PROCEEDINGS, EXECUTIONS, GARNISHMENTS AND ATTACHMENTS:

List all lawsuits & administrative proceedings to which the debtor is or was a party within 1 (one) year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

STATUS CAPTION OF **NATURE** COURT OF SUIT AND OF OF AGENCY DISPOSITION CASE NUMBER **PROCEEDING** AND LOCATION foreclosure **Cook County Circuit Court** voluntary dismisssal on Chase v. Gerald Allen et al. 6/25/08 07-CH-38056 **Cook County Circuit Court** small claims judgment entered JDAD Inc. v. Gerald Allen. 07-M1-176483 **Cook County Circuit Court** foreclosure pending JP Morgan Chase v. Jeanette Allen et al. 09-CH-14124



04b. WAGES OR ACCOUNTS GARNISHED: Describe all property that has been attached, garnished or seized under any legal or equitable process within (1) one year preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person Date Description for Whose Benefit Property of and Value was Seized Seizure of Property

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Gerald Leslie Allen and Jeanette Allen, Debtors

Attorney for Debtor: Mario M Arreola

STATEMENT OF FINANCIAL AFFAIRS

05. REPOSSESSION, FORECLOSURES AND RETURNS:

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor or Seller Date of Repossession, Foreclosure Sale, Transfer or Return Description and Value of Property

HSBC Auto Finance, see Schedule F 8/08 2006 Kia Amanit worth

\$9,300



06. ASSIGNMENTS AND RECEIVERSHIPS:

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Assignee Date of Assignment Terms of Assignment or Settlement

NONE

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one (1) year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Custodian Name & Location of Court Case Title & Number Date of Order Description and Value of Property

07. GIFTS:

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person or Organization

Relationship to Debtor, If Any Date of Gift Description and Value of Gift

Joy Fellowship Baptist Church, 2025 E. 175th St., Lansing, IL 60438 religious organization

2006-09

\$60/month

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Gerald Leslie Allen and Jeanette Allen, Debtors

Attorney for Debtor: Mario M Arreola

STATEMENT OF FINANCIAL AFFAIRS

NONE

08. LOSSES:

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Description and Value of Property

Description of Circumstances and, if Loss Was Covered in Whole or in Part by Insurance, Give Particulars

Date of Loss

09. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY:

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one (1) year immediately preceding the commencement of this case.

Name and Address of Payee Date of Payment, Name of Payer if Other Than Debtor Amount of Money or Description and Value of Property

Law Office of Peter Francis Geraci 55 E. Monroe Street #3400 Payment/Value: 3,500.00

Chicago, IL60603

09a. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY: List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within 1 year immediately preceding the commencement of this case.

Name and Address of Payee Date of Payment, Name of Payer if Other Than Debtor 3/30/09 Amount of Money or description and Value of Property

\$50.00

MMI/CCCS 9009 W. Loop S. Houston, TX 77096 Phone 866.983.2227

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Gerald Leslie Allen and Jeanette Allen, Debtors

Attorney for Debtor: Mario M Arreola

STATEMENT OF FINANCIAL AFFAIRS

NONE

10. OTHER TRANSFERS

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security with two (2) years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of . Describe Property
Transferee, Relationship . Transferred and
to Debtor Date Value Received



10b. List all property transferred by the debtor within ten (10) years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

Name of
Trust orDate(s)
ofAmount and DateTrust or
other Deviceof
Transfer(s)of Sale or
Closing

NONE

11. CLOSED FINANCIAL ACCOUNTS:

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one (1) year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name andType of Account, Last Four DigitsAmount andAddress ofof Account Number, and Amount ofDate of Sale orInstitutionFinal BalanceClosing

NONE

12. SAFE DEPOSIT BOXES:

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Bank or Other Depository

Names & Addresses of Those With Description of Access to Box or depository

Contents

Date of Transfer or Surrender, if Any

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In re

Gerald Leslie Allen and Jeanette Allen, Debtors

Attorney for Debtor: Mario M Arreola

13. SETOFFS:			
	tor, including a bank, against a debt o		• .
not a joint petition is filed, unless	the spouses are separated and a join	t petition is not filed.)	
Name and Address	Date	Amount	
of Creditor	of Setoff	of Setoff	_
14. LIST ALL PROPERTY HELD	FOR ANOTHER PERSON:		
14. LIGI ALL FROFERIT HELD	TOR ANOTHER PERSON.		
List all property owned by another	er person that the debtor holds or cont	rols.	
Name and Address	Description and	Location	
of Owner	Value of Property	of Property	_
15. PRIOR ADDRESS OF DEBT	OR(S):		
If debtor has moved within three	(3) years immediately preceding the c		•
If debtor has moved within three			•
If debtor has moved within three occupied during that period and	(3) years immediately preceding the c		•
If debtor has moved within three occupied during that period and	(3) years immediately preceding the c vacated prior to the commencement o	f this case. If a joint petition is filed	•
If debtor has moved within three occupied during that period and of either spouse.	(3) years immediately preceding the c vacated prior to the commencement o Name	f this case. If a joint petition is filed Dates of	•
If debtor has moved within three occupied during that period and of either spouse.	(3) years immediately preceding the c vacated prior to the commencement o Name	f this case. If a joint petition is filed Dates of	•
If debtor has moved within three occupied during that period and of either spouse.	(3) years immediately preceding the covacated prior to the commencement o Name Used	f this case. If a joint petition is filed Dates of	•
If debtor has moved within three occupied during that period and of either spouse. Address 16. SPOUSES and FORMER SE	(3) years immediately preceding the covacated prior to the commencement of Name Used	f this case. If a joint petition is filed Dates of Occupancy	d, report also any separate add
If debtor has moved within three occupied during that period and of either spouse. Address 16. SPOUSES and FORMER SF	(3) years immediately preceding the covacated prior to the commencement o Name Used	f this case. If a joint petition is filed Dates of Occupancy nwealth, or territory (including Alas	d, report also any separate ado

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Gerald Leslie Allen and Jeanette Allen, Debtors

Attorney for Debtor: Mario M Arreola

STATEMENT OF FINANCIAL AFFAIRS

NONE

17. ENVIRONMENTAL INFORMATION:

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil surface water, ground water, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of the these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous material" means anything defined as a hazardous waste, hazardous or toxic substances, pollutant, or contaminant, etc. under environmental Law.

NONE

17a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

Site Name Name and Address Date Environmental and Address of Governmental Unit of Notice Law

NONE

17b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NONE

17c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

Name and Address of Docket Status of Governmental Unit Number Disposition

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Gerald Leslie Allen and Jeanette Allen, Debtors

Attorney for Debtor: Mario M Arreola

STATEMENT OF FINANCIAL AFFAIRS

NONE	
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18 NATURE, LOCATION AND NAME OF BUSINESS

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six (6) years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six (6) years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six (6) years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six (6) years immediately preceding the commencement of this case.

Beginning

Name & Last Four Digits of Soc. Sec. No./Complete EIN or	·	Nature of	Beginning and	
Other TaxPayer I.D. No.	Address	Business	Ending Dates	
b. Identify any business listed in sub-	division a., above, that is "single a	asset real estate" as defined in 11 U	SC 101.	
Name	Address			
The following questions are to be contained has been, within six years immediate	. , ,	corporation or partnership and by a of this case, any of the following: an	•	
executive, or owner of more than 5 per partnership, a sole proprietor, or self-	ercent of the voting or equity secu	urities of a corporation; a partner, oth	er than a limited partner, of a	
(An individual or joint debtor should	complete this portion of the state	ment only if the debtor is or has beer	n in business, as defined abov	

within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. BOOKS, RECORDS AND FINANCIAL STATEMENTS:

List all bookkeepers and accountants who within two (2) years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

Name	Dates Services
and Address	Rendered

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Gerald Leslie Allen and Jeanette Allen, Debtors

	STATEMENT OF FIN	IANCIAL AFFAIRS
	iduals who within two (2) years immediately prepared a financial statement of the debtor.	receding the filing of this bankruptcy case have audited the books
Name	Address	Dates Services Rendered
	duals who at the time of the commencement or books of account and records are not available	of this case were in possession of the books of account and record ble, explain.
Name	Address	
	utions, creditors and other parties, including n n two (2) years immediately preceding the cor Date Issued	nercantile and trade agencies, to whom a financial statement was mmencement of this case.
20. INVENTORIES List the dates of the last to the dollar amount and bas		ne of the person who supervised the taking of each inventory, and
Date	Inventory	Dollar Amount of Inventory
of Inventory	Supervisor	(specify cost, market of other basis)
b. List the name and addre	ess of the person having possession of the re	ecords of each of the inventories reported in a., above.
Date of Inventory	Name and Addresses of Custodian of Inventory Records	
21. CURRENT PARTNER	RS, OFFICERS, DIRECTORS AND SHAREH	OLDERS:
a. If the debtor is a partne	rship, list nature and percentage of interest of	each member of the partnership.
Name and Address	Nature of Interest	Percentage of Interest

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Gerald Leslie Allen and Jeanette Allen, Debtors

•	STATEMENT OF F	FINANCIAL AFFAIRS	
21. CURRENT PARTNERS, OFF	ICERS, DIRECTORS AND SHA	REHOLDERS:	
a. If the debtor is a partnership, lis	t nature and percentage of intere	est of each member of the partnership.	
Name and Address	Nature of Interest	Percentage of Interest	
and Address	of interest	interest	
21b. If the debtor is a corporation, controls, or holds 5% or more of the		corporation; and each stockholder who dee corporation.	irectly or indirectly owns,
Name		Nature and Percentage of	
and Address	Title	Stock Ownership	
,	,	EHOLDERS: nership interest of each member of the p	artnership.
,	,		artnership.
If the debtor is a partnership, list the Name 22b. If the debtor is a corporation,	Address list all officers, or directors whos	nership interest of each member of the p	,
Name Name 22b. If the debtor is a corporation, immediately preceding the comme	Address list all officers, or directors whos	nership interest of each member of the p Date of Withdrawal e relationship with the corporation termin	,
If the debtor is a partnership, list the Name 22b. If the debtor is a corporation,	Address list all officers, or directors whos	nership interest of each member of the p Date of Withdrawal	,
Name 22b. If the debtor is a corporation, mmediately preceding the comme and Address 23. WITHDRAWALS FROM A PAINT of the debtor is a partnership or corporation, bonuses, loans, stock redem	Address list all officers, or directors whose neement of this case. Title RTNERSHIP OR DISTRIBUTION poration, list all withdrawals or directors and part of the control	Date of Withdrawal e relationship with the corporation termin Date of Termination	ated within one (1) year
Name 22b. If the debtor is a corporation, immediately preceding the comme and Address 23. WITHDRAWALS FROM A PAI	Address list all officers, or directors whose neement of this case. Title RTNERSHIP OR DISTRIBUTION poration, list all withdrawals or directors and part of the control	Date of Withdrawal e relationship with the corporation termin Date of Termination N BY A COPORATION: istributions credited or given to an inside	ated within one (1) year

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Gerald Leslie Allen and Jeanette Allen, Debtors

Attorney for Debtor: Mario M Arreola

STATEMENT OF FINANCIAL AFFAIRS

NONE

24. TAX CONSOLIDATION GROUP:

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six (6) years immediately preceding the commencement of the case.

Name of Parent Corporation Taxpayer Identification Number (EIN)

NONE

25. PENSION FUNDS:

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six (6) years immediately preceding the commencement of the case.

Name of Pension Fund TaxPayer Identification Number (EIN)

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachment thereto and that they are true and correct.

Dated: 03/16/2009 /s/ Gerald Leslie Allen

Gerald Leslie Allen

X Date & Sign

Dated: 03/16/2009

/s/ Jeanette Allen

Jeanette Allen

X Date & Sign

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Gerald Leslie Allen and Jeanette Allen, Debtors

Bankruptcy Docket #:

Attorney for Debtor: Mario M Arreola

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR - 2016B

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

The compensation paid or promised by the Debtor(s), to the undersigned, is as follows:

For legal services, Debtor(s) agrees to pay and I have agreed to accept

\$3,500

Prior to the filing of this Statement, Debtor(s) has paid and I have received

\$1,100

The Filing Fee has been paid.

Balance Due

\$2.400

2. The source of the compensation paid to me was:

	_			,	. ,	
	Dε	'n	to	r(S	

Other: (specify)

3. The source of compensation to be paid to me on the unpaid balance, if any, remaining is:

Debtor(s)

Other: (specify)

The undersigned has received no transfer, assignment or pledge of property from the debtor(s) except the following for the value stated: **None.**

- 4. The undersigned has not shared or agreed to share with any other entity, other than with members of the undersigned's law firm, any compensation paid or to be paid without the client's consent, except as follows: None.
- 5. The Service rendered or to be rendered include the following:
- (a) Analysis of the financial situation, and rendering advice and assistance to the client in determining whether to file a petition under Title 11, U.S.C.
- (b) Preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
- (c) Representation of the client at the first scheduled meeting of creditors.
- (d) Advice as required.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.

Respectfully Submitted,

Dated: 04/03/2009

/s/ Mario M Arreola

Attorney Name: Mario M Arreola Bar No: 9687938
LAW OFFICES OF PETER FRANCIS GERACI

55 E. Monroe Street #3400

Chicago IL 60603

312.332.1800 (PH) 312.332.6354 (FAX)

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Gerald Leslie Allen, and Jeanette Allen, Debtors

Attorney for Debtor: Mario M Arreola

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 03/16/2009 /s/ Gerald Leslie Allen

Gerald Leslie Allen

X Date & Sign

Dated: 03/16/2009

/s/ Jeanette Allen

Jeanette Allen

X Date & Sign

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Gerald Leslie Allen and Jeanette Allen, Debtors

In re

NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S)

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> bankruptcy filing. Briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) must be provided by nonprofit budget & credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not

Chapter 13: Repayment of All or Part of Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family farm or fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

I (We), the debtor(s), affirm that I (we) have received and read this notice.

/s/ Gerald Leslie Allen Sign & Date Dated: 03/16/2009 Here Gerald Leslie Allen /s/ Jeanette Allen 03/16/2009 Sign & Date Dated: Jeanette Allen Here /s/ Mario M Arreola 04/03/2009 Dated: Attorney: Mario M Arreola Bar No: 9687938

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